

Statement of Condition
New Jersey Chartered Savings And Loans
(in thousands of dollars)

	Dec 2002	Dec 2001	Dec 2000
NUMBER OF INSTITUTIONS	9	10	10
ASSETS			
Total Cash & Due from Dep Inst	155,300	175,817	73,618
Investments *	1,455,251	1,268,038	1,055,737
Total Loans & Leases	1,839,043	1,946,307	1,889,957
Allowance for Ln & Lse Losses	12,154	12,040	11,080
Premises & Fixed Assets	35,820	33,840	29,817
Other Real Estate Owned	1,084	662	2,793
Other Assets	62,569	57,491	96,600
Total Assets	3,536,913	3,470,115	3,137,442
LIABILITIES AND CAPITAL			
Total Deposits	2,856,335	2,838,623	2,620,605
Borrowings	252,365	215,668	132,304
Other Liabilities	20,317	18,924	13,821
Total Liabilities	3,129,017	3,073,215	2,766,730
Total Equity Capital	407,896	396,900	370,712
Total Liabilities & Equity Cap	3,536,913	3,470,115	3,137,442
RATIOS			
Net Interest Margin	3.23%	2.91%	3.12%
Return on Average Assets	0.96%	0.86%	0.96%
Return on Average Equity	8.26%	7.37%	8.32%
Total Loans/Total Deposits	64.38%	68.60%	72.10%
Loss Allowance to Total Loans	0.66%	0.62%	0.59%
Nonperforming Loans/GL	0.40%	0.38%	0.59%
Net Charge-Offs to Total Loans & Leases	0.03%	0.00%	0.01%
Core Capital/Adjusted Total Assets	11.25%	11.14%	11.56%
Risk-Adjusted Capital Ratio	25.85%	24.89%	24.94%

* Investments include Securities, Fed Funds Sold, Securities Purchased Under Resale Agreements, and Trading